SOUTH CAROLINA FRIL FORM NO 2015M TREE SOUTH THE 1996

MORTGAGE

Sec. 1416 are £15 is a transaction of a realization are or transaction in transaction to the Netherland Research Act.

STATE OF SOUTH CAROLINA, COUNTY OF GREENVILLE

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TO ALL MION THESE PRESENTS MAY CONCERN:

Johnny S. Harris and Carolyn K. Harris

Greenville, South Carolina hereinafter called the Mortgagor, send(s) greetings:

WHEREAS, the Mortgagor is well and truly indebted unto Panstone Mortgage Service, Inc.

, a corrotation , hereinafter organized and existing under the laws of Georgia called the Mortgagee, as evidenced by a certain promissory note of even date herewith, the terms of which are incompetated berein twireference, in the principal sum of Six Thousand Six Hundred Fifty and a, with interest from date at the rate per centum (8 1/2 Tager annum until paid, said principal ef Eight and One-Half and interest being payable at the office of Panstone Mortgage Service, Inc., 1011 W. Peachtree in Atlanta, Georgia 30308 St., N.W., PO Box 54098 or at such other place as the holder of the note may designate in writing, in monthly installments of --commencing on the first day of January the principal and interest are fully paid, except that the final payment of principal and interest, if not sooner paid, shall be due and parable on the first day of December, 1997

NOW, KNOW ALL MEN. That the Mortgagor, in consideration of the aforesaid debt and for better securing the partners thereof to the Mortgagor, and also in consideration of the further sum of Three Dollars (\$3) to the Mortgagor in hand well and truly paid by the Mortgagor at and before the scaling and delivery of these presents, the receipt whereof is hereby acknowledged, has granted, hargained, sold, and released, and by these presents does grant, bargain, sell, and release unto the Mortgagor, its successors and assigns, the following-described real estate situated in the County of Greenville,

State of South Carolina:

ALL that certain piece, parcel or lot of land situate, lying and being in the State of South Carolina, County of Greenville being known and designated as a portion of Lots 89 and 90 on a plat of property of City View, which plat is recorded in the RMC Office for Greenville County in Plat Book A at Page 460, and having, according to said plat, metes and bounds as shown thereon.

This being the same property acquired by the Mortgagors herein by deed of Frank A. Oates and Ruth S. Oates of even date to be recorded herewith.

Together with all and singular the rights, members, hereditaments, and appurtenances to the same belonging or in Lany way incident or appertaining, and all of the rents, issues, and profits which may arise or be had therefrom, and including all heating, plunding, and lighting fixtures and equipment now or hereafter attached to or used in connection with the real estate herein described.

TO HAVE AND TO HOLD, all and singular the said premises unto the Mortgagee, its successors and assigns Aforever.

The Mortgagor covenants that he is lawfully serzed of the premises hereinabove described in fee simple absolute, that he has good right and lawful authority to sell, convey, or encumber the same, and that the premises are free and clear of all liens and encumbrances whatsoever. The Mortgagor further covenants to warrant and forever defend all and singular the premises unto the Mortgagoe forever, from and against the Mortgagor and all persons whomsoever lawfully claiming the same or any part thereof.

The Mortgagor covenants and agrees as follows:

1. That he will promptly pay the principal of and interest on the indebtedness evidenced by the said note, at the times and in the manner therein provided. Privilege is reserved to pay the debt in whole, or in an amount equal Sto one or more monthly payments on the principal that are next due on the note, on the first day of any month prior Cto maturity, provided, however, that written notice of an intention to exercise such privilege is given at least thirty (30) days prior to prepayment.

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